

|                                   |                                       |   |             |
|-----------------------------------|---------------------------------------|---|-------------|
| <b>Notice of References Cited</b> | Application/Control No.<br>10/743,201 | Applicant(s)/Patent Under<br>Reexamination<br>PARANKIRINATHAN, KIRITHAR |             |
|                                   | Examiner<br>Carolyn M Bleck           | Art Unit<br>3626  | Page 1 of 1 |

**U.S. PATENT DOCUMENTS**

| * |   | Document Number<br>Country Code-Number-Kind Code | Date<br>MM-YYYY | Name          | Classification |
|---|---|--|-----------------|---------------|----------------|
|   | A | US-5,974,390                                     | 10-1999         | Ross, Alan J. | 705/4          |
|   | B | US-  |                 |               |                |
|   | C | US-  |                 |               |                |
|   | D | US-  |                 |               |                |
|   | E | US-  |                 |               |                |
|   | F | US-  |                 |               |                |
|   | G | US-  |                 |               |                |
|   | H | US-  |                 |               |                |
|   | I | US-  |                 |               |                |
|   | J | US-  |                 |               |                |
|   | K | US-  |                 |               |                |
|   | L | US-  |                 |               |                |
|   | M | US-  |                 |               |                |

**FOREIGN PATENT DOCUMENTS**

| * |   | Document Number<br>Country Code-Number-Kind Code | Date<br>MM-YYYY | Country | Name | Classification |
|---|---|--|-----------------|---------|------|----------------|
|   | N |  |                 |         |      |                |
|   | O |  |                 |         |      |                |
|   | P |  |                 |         |      |                |
|   | Q |  |                 |         |      |                |
|   | R |  |                 |         |      |                |
|   | S |  |                 |         |      |                |
|   | T |  |                 |         |      |                |

**NON-PATENT DOCUMENTS**

| * |   | Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)  |
|---|---|--|
|   | U | Holmwood, Amy and Louis Kreisberg, An innovative alternative for funding life insurance premiums, Trusts and Estates, Atlanta, February 2000, Volume 139, Issue 2, pp. 22-23 |
|   | V |  |
|   | W |  |
|   | X |  |

\*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)  
Dates in MM-YYYY format are publication dates. Classifications may be US or foreign.